

## ***Office of the Chapter 13 Standing Trustee***

***Isabel C. Balboa, Chapter 13 Standing Trustee†***

*Jane L. McDonald, Counsel  
Raymond H. Shockley, Jr. Staff Attorney  
Jennifer R. Gorchow, Staff Attorney*

*Kelleen E. Stanley\*  
Jennie P. Archer\*  
Jenai M. Cerquoni\*  
\*Certified Bankruptcy Assistant  
†Fellow, American College of Bankruptcy*

October 12, 2016

**Scott H. Marcus, Esquire  
121 Johnson Road  
Turnersville, NJ 08012**

**RE: CHAPTER 13 BANKRUPTCY  
CASE NO.: 12-29383 JNP  
DEBTOR(S) NAME: Shawn A. and Kashia L. Marshall**

Dear Mr. Marcus:

Debtor(s)' Trustee payments under the current wage order need to be adjusted. Debtor(s)' plan payments under the plan in the arrears in the amount of **\$476.00**. The wage order in place must be adjusted to capitalize the arrears over the remaining term of Debtor(s)' Chapter 13 Plan.

Kindly file an amended wage order, execute the attached Stipulation Adjusting Trustee Payments and return the original to this office so that it may be filed with the Court. Please be advised that if Debtor(s) fail to respond to this letter within twenty (20) days, the Trustee may move to dismiss this case.

Please feel free to contact me with any questions.

Very truly yours,

**OFFICE OF THE CHAPTER 13  
STANDING TRUSTEE**

*/s/ Isabel C. Balboa*

**ISABEL C. BALBOA**  
Standing Trustee

ICB:lka  
Enclosure(s)

c: **Shawn A. & Kashia L. Marshall  
7 Phoenix Court  
Sewell, NJ 08080**

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

Scott H. Marcus, Esquire  
Scott H. Marcus & Associates, P.C.  
121 Johnson Road  
Turnersville, NJ 08012  
856-227-0800  
856-227-7939 Fax  
Attorney for Debtor

In Re:

Shawn A. and Kashia L. Marshall

Case No.: 12-29383 JNP

Hearing Date: \_\_\_\_\_

Judge: Jerrold N. Poslusny, Jr.

**ORDER TO EMPLOYER TO PAY TO THE  
CHAPTER 13 TRUSTEE**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
ORDERED.

\*\*\*\*\*

The above-named debtor has filed a proceeding under Chapter 13 of Title 11 of the United States Code. The debtor's future earnings have been submitted to the jurisdiction of this Court, in furtherance of the debtor's Chapter 13 plan.

NOW, THEREFORE, PURSUANT TO 11 U.S.C. § 1325(C) AND § 105, IT IS ORDERED that, until further order of this Court, the employer or other party providing income to said debtor shall deduct from the earnings or income of said debtor the following sums each pay period, beginning on the next pay day following receipt of this order, and shall deduct the same amount for each pay period thereafter, including any period for which the debtor receives periodic or lump sum payment for or on account of vacation, termination or other benefits, arising out of present or past employment of the debtor, and to forthwith remit the sum so deducted to the Chapter 13 Standing Trustee.

**Debtor's Employer and Address:**

Aerotek Inc.  
Attn: Garnishments Department  
7301 Parkway Drive  
Hanover, MD 21076

**Trustee to Whom Payments Must be Forwarded (and Address):**

Isabel C. Balboa  
Chapter 13 Trustee  
P.O. Box 1978  
Memphis, TN 38101-1978

**Amount to be Deducted and Paid Per Pay Period:**

☒ Monthly    ☐ Bi-Weekly    ☐ Weekly    \$ 253.00

IT IS FURTHER ORDERED that the employer or other party making payments shall note the debtor's name and bankruptcy case number on the checks to the trustee.

IT IS FURTHER ORDERED that said employer or other party shall notify said trustee and mortgagee(s) if the earnings or income of said debtor are terminated, and the reasons for such termination.

IT IS FURTHER ORDERED that all earnings and wages of the debtor, except the amounts required to be withheld by the provisions of any laws of the United States, the laws of any State or political subdivision, or by any insurance, pension or union dues agreement between employer and the debtor, or by the order of this court, shall be paid to the debtor in accordance with employer's usual payroll procedure.

IT IS FURTHER ORDERED that no deduction for or on account of any garnishment, wage assignment, credit union or other purpose not specifically authorized by this Court shall be made from the earnings of said debtor.

IT IS FURTHER ORDERED that an order dismissing the debtor's bankruptcy case shall constitute a termination of the requirement to make payments under this order.

IT IS FURTHER ORDERED that this order supersedes previous orders, if any, made to the subject employer or other party in this cause.

IT IS FURTHER ORDERED that the attorney for the debtor shall serve copies of this order on the employer or other party, the trustee, and the mortgagee(s) within seven (7) days.

**IT IS A VIOLATION OF 15 U.S.C. § 1674 AND N.J.S.A. 2A:170-90.4 FOR AN EMPLOYER TO DISCHARGE AN EMPLOYEE OR TAKE ANY OTHER DISCIPLINARY ACTION BECAUSE OF A WAGE GARNISHMENT. AN EMPLOYER VIOLATING SAID STATUTES IS SUBJECT TO FINES AND IMPRISONMENT.**

*rev.12/1/09*

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-2(c)

**OFFICE OF THE CHAPTER 13 STANDING  
TRUSTEE**

Isabel C. Balboa, Esquire (IB 4082)  
Cherry Tree Corporate Center  
535 Route 38, Suite 580  
Cherry Hill, New Jersey 08002  
(856) 663-5002

In Re:

Shawn A. and Kashia L. Marshall,  
  
Debtor.

Case No. 12-29383 JNP

Judge: Jerrold N. Poslusny, Jr.

**STIPULATION ADJUSTING  
TRUSTEE PAYMENTS**

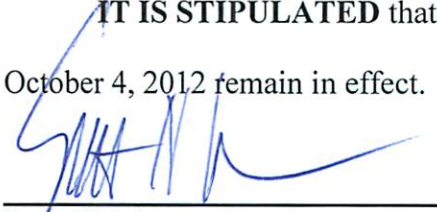
**WHEREAS**, a review of Debtor's case by the Chapter 13 Standing Trustee's Office revealed that Debtor's monthly Trustee payments should be recalculated and good cause having been shown, and

**WHEREAS**, the Trustee and Debtor's counsel have agreed to resolve the adjustment in Trustee payments by this Stipulation;

**NOW THEREFORE**, the Trustee and counsel for Debtor hereby agree as follow:

1. Debtor's case be and is hereby allowed to continue at \$9,454.00 total receipts applied to plan, then \$253.00 for the remaining ten(10) months with an amended wage order commencing November 1, 2016, for a total of sixty (60) months.
2. **An amended Order to Employer to pay the Chapter 13 Trustee shall be prepared and filed with the court by the debtor(s) or debtor(s)' attorney, if any, within thirty (30) days from the date of this Stipulation.**

**IT IS STIPULATED** that all other terms set forth in the Order Confirming Plan entered on October 4, 2012 remain in effect.

  
\_\_\_\_\_  
Scott H. Marcus, Esquire  
Attorney for Debtor

\_\_\_\_\_  
Isabel C. Balboa,  
Chapter 13 Standing Trustee

Dated:

Dated:

Isabel C. Balboa  
Chapter 13 Standing Trustee  
Cherry Tree Corporate Center  
535 Route 38, Suite 580  
Cherry Hill, NJ 08002-2977

**IN THE UNITED STATES BANKRUPTCY COURT FOR  
THE DISTRICT OF NEW JERSEY**

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**  
For the period 08/03/2012 to 10/12/2016

**Chapter 13 Case No.: 12-29383 (JNP)**

Re: SHAWN A. MARSHALL & KASHIA L. MARSHALL  
7 PHOENIX COURT  
SEWELL, NJ 08080

Attorney: LAW OFFICE OF SCOTT H. MARCUS &  
ASSOCIATES, 125 JOHNSON ROAD  
TURNERSVILLE, NJ 08012

Petition Date: 08/03/2012  
341 § (a) Date: 09/06/2012

Last Disbursement Date: 10/06/2016  
Confirmation Date: 10/03/2012

Months from Petition Date: 50  
Judge: Jerrold N. Poslusny Jr.

**SUMMARY**

Summary of all receipts and disbursements from August 03, 2012 to and including October 12, 2016.

Payments Due: \$9,930.00	Paid to Claims: \$8,726.18	Total Unpaid**: \$72,335.52
Receipts: \$9,454.00	Trustee Costs Paid: \$630.75	Current Monthly Payment: \$205.00
Arrearages: \$476.00	Funds on Hand: \$97.07	Base Amount: \$11,980.00
Trustee Percentage: 7.80%	Plan Type: Base Plan	Bal. Remaining: \$2,526.00

Comment: Reinstated 03/05/2014

**RECEIPTS**

Date	Check No.	Amount	Date	Check No.	Amount	Date	Check No.	Amount
09/05/2012	19482821910	\$250.00	10/09/2012	20393488618	\$250.00	11/14/2012	202825190337	\$250.00
12/11/2012	20374099042	\$350.00	01/23/2013	1188054801	\$350.00	02/26/2013	14607285787	\$350.00
03/22/2013	20732070508	\$350.00	04/18/2013	20732074492	\$350.00	05/17/2013	21061506780	\$175.00
06/24/2013	14667370184	\$175.00	07/23/2013	1263673098	\$175.00	09/03/2013	1263675861	\$175.00
10/29/2013	1273105332	\$175.00	02/12/2014	1303183368	\$200.00	03/12/2014	1303187067	\$205.00
03/18/2014	1786073	\$52.50	04/01/2014	1847069	\$52.50	04/01/2014	335429	\$50.00
04/15/2014	1908667	\$52.50	04/15/2014	337488	\$50.00	04/29/2014	339553	\$50.00
04/29/2014	1973462	\$52.50	05/14/2014	341588	\$50.00	05/16/2014	2040919	\$52.50
05/28/2014	2104649	\$52.50	05/28/2014	343494	\$50.00	06/10/2014	2170444	\$52.50
06/13/2014	345360	\$50.00	06/20/2014	2233189	\$52.50	06/24/2014	347188	\$50.00
07/08/2014	2307113	\$52.50	07/08/2014	349084	\$50.00	07/21/2014	351015	\$50.00
07/22/2014	2370589	\$52.50	08/05/2014	2438661	\$52.50	08/05/2014	352857	\$50.00
08/19/2014	354746	\$50.00	08/19/2014	2501771	\$52.50	09/03/2014	2573962	\$52.50
09/04/2014	356685	\$50.00	09/17/2014	2638368	\$52.50	09/22/2014	360962	\$50.00
10/01/2014	2702394	\$52.50	10/01/2014	363068	\$50.00	10/17/2014	365250	\$50.00
10/21/2014	2768034	\$52.50	10/28/2014	2836089	\$52.50	10/29/2014	367334	\$50.00
11/10/2014	2904154	\$52.50	11/13/2014	369422	\$50.00	11/24/2014	2971073	\$52.50
11/26/2014	371523	\$50.00	12/09/2014	3045593	\$52.50	12/11/2014	373679	\$50.00
12/22/2014	3132407	\$52.50	12/23/2014	375856	\$50.00	01/06/2015	3224172	\$52.50
01/06/2015	377994	\$50.00	01/21/2015	3289674	\$52.50	01/21/2015	380132	\$50.00
02/03/2015	3360611	\$52.50	02/03/2015	382207	\$50.00	02/18/2015	100043083	\$52.50
02/19/2015	384240	\$50.00	03/06/2015	386342	\$50.00	03/17/2015	100179685	\$52.50
03/17/2015	388460	\$50.00	03/30/2015	100248873	\$52.50	04/01/2015	390446	\$50.00
04/14/2015	392518	\$50.00	04/15/2015	100319266	\$52.50	04/27/2015	100393343	\$52.50
04/28/2015	394598	\$50.00	05/12/2015	100470506	\$52.50	05/12/2015	396652	\$50.00

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Page 2 of 5

For the period to  
Chapter 13 Case No.: 12-29383 (JNP)

Date	Check No.	Amount	Date	Check No.	Amount	Date	Check No.	Amount
05/27/2015	100555026	\$52.50	05/27/2015	398756	\$50.00	06/02/2015	100109412	\$52.50
06/09/2015	100628641	\$52.50	06/11/2015	400828	\$50.00	06/23/2015	402809	\$50.00
06/25/2015	100703960	\$52.50	07/07/2015	10078481	\$52.50	07/09/2015	404799	\$50.00
07/21/2015	100862892	\$52.50	07/21/2015	406823	\$50.00	08/05/2015	408794	\$50.00
08/06/2015	100939701	\$52.50	08/18/2015	101019536	\$52.50	08/24/2015	410702	\$50.00
09/01/2015	101095302	\$52.50	09/02/2015	412577	\$50.00	09/16/2015	101175601	\$52.50
09/17/2015	414448	\$50.00	09/29/2015	101247986	\$52.50	09/30/2015	416321	\$50.00
10/14/2015	418206	\$50.00	10/14/2015	20759086	\$52.50	10/27/2015	20863249	\$52.50
11/10/2015	20962913	\$52.50	11/23/2015	2571869000	\$54.00	11/24/2015	21061419	\$52.50
12/08/2015	21170525	\$52.50	12/22/2015	21297752	\$52.50	01/05/2016	21419680	\$52.50
01/20/2016	21514402	\$52.50	02/02/2016	21620749	\$52.50	02/17/2016	21722869	\$52.50
03/01/2016	21822666	\$52.50	03/15/2016	21922781	\$52.50	03/29/2016	22024796	\$52.50
04/12/2016	22125823	\$52.50	04/26/2016	22228381	\$52.50	05/12/2016	22332607	\$52.50
05/24/2016	22438771	\$52.50	06/07/2016	22549466	\$52.50	06/21/2016	22648678	\$52.50
07/06/2016	22753836	\$52.50	07/19/2016	22861337	\$52.50	08/02/2016	22969754	\$52.50
08/16/2016	23075908	\$52.50	08/30/2016	23180672	\$52.50	09/13/2016	23289818	\$52.50
09/27/2016	23385450	\$52.50	10/12/2016	23484527	\$52.50			
<b>Total Receipts:</b>		<u>\$9,454.00</u>	<b>Amount Refunded to Debtor:</b>		<u>\$0.00</u>	<b>Receipts Applied to Plan:</b>		<u>\$9,454.00</u>

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Page 3 of 5

For the period to  
Chapter 13 Case No.: 12-29383 (JNP)

CLAIMS LISTING

Claim #	Claimant Name	Class	Claim Amount	Amount Paid	Unpaid
0	SHAWN A. MARSHALL	Debtor Refund	\$0.00	\$0.00	\$0.00
1	Affiliated	Unsecured Creditors	\$0.00	\$0.00	\$0.00
2	AFNI, INC.	Unsecured Creditors	\$0.00	\$0.00	\$0.00
3	APEX ASSET MANAGEMENT, LLC	Unsecured Creditors	\$280.00	\$0.00	\$280.00
4	AR RESOURCES	Unsecured Creditors	\$0.00	\$0.00	\$0.00
5	NEW PENN FINANCIAL, LLC »» AMENDED 9/26/2013; Loan Mod 3/24/2016	Mortgage Arrears	\$0.00	\$0.00	\$0.00
6	NJFSPC »» PAID OUTSIDE	Priority Creditors	\$0.00	\$0.00	\$0.00
7	PENNCO TECHNICAL BLACKWOOD	Unsecured Creditors	\$1,250.00	\$0.00	\$1,250.00
8	FINANCIAL RECOVERIES	Unsecured Creditors	\$0.00	\$0.00	\$0.00
9	PREMIER BANKCARD	Unsecured Creditors	\$450.82	\$0.00	\$450.82
10	HSBC BANK	Unsecured Creditors	\$0.00	\$0.00	\$0.00
11	Hsbc/Tax	Unsecured Creditors	\$0.00	\$0.00	\$0.00
12	IC SYSTEM, INC.	Unsecured Creditors	\$0.00	\$0.00	\$0.00
13	AMERICAN INFOSOURCE, LP	Unsecured Creditors	\$144.77	\$0.00	\$144.77
14	INSOLVE RECOVERY, LLC	Unsecured Creditors	\$0.00	\$0.00	\$0.00
15	NCO FIN/33	Unsecured Creditors	\$0.00	\$0.00	\$0.00
16	NJSDSS-015	Unsecured Creditors	\$0.00	\$0.00	\$0.00
17	PINNACLE FINANCIAL GRO	Unsecured Creditors	\$0.00	\$0.00	\$0.00
18	PORTFOLIO RECOVERY ASSOCIATES, LLC	Unsecured Creditors	\$0.00	\$0.00	\$0.00
19	POWERS KIRN, LLC	Unsecured Creditors	\$0.00	\$0.00	\$0.00
20	QUALITY ASSET RECOVERY, LLC	Unsecured Creditors	\$0.00	\$0.00	\$0.00
21	JEFFERSON CAPITAL SYSTEMS, LLC	Unsecured Creditors	\$181.41	\$0.00	\$181.41
22	U S DEPT OF ED/FISL/AT	Unsecured Creditors	\$0.00	\$0.00	\$0.00
23	University Of Phoenix	Unsecured Creditors	\$0.00	\$0.00	\$0.00
24	U.S. DEPARTMENT OF EDUCATION	Unsecured Creditors	\$12,198.39	\$0.00	\$12,198.39
25	Us Dept Of Education	Unsecured Creditors	\$0.00	\$0.00	\$0.00
26	WASHINGTON TOWNSHIP DENTAL	Unsecured Creditors	\$0.00	\$0.00	\$0.00
27	ZAHKIYAH DIXON	Unsecured Creditors	\$0.00	\$0.00	\$0.00
0	LAW OFFICE OF SCOTT H. MARCUS & ASSOCIATES	Attorney Fees	\$1,894.00	\$1,894.00	\$0.00
31	AFNI, INC.	Unsecured Creditors	\$0.00	\$0.00	\$0.00
32	AFNI, INC.	Unsecured Creditors	\$0.00	\$0.00	\$0.00
33	APEX ASSET MANAGEMENT, LLC	Unsecured Creditors	\$0.00	\$0.00	\$0.00
34	APEX ASSET MANAGEMENT, LLC	Unsecured Creditors	\$0.00	\$0.00	\$0.00
35	FINANCIAL RECOVERIES	Unsecured Creditors	\$0.00	\$0.00	\$0.00
36	FINANCIAL RECOVERIES	Unsecured Creditors	\$0.00	\$0.00	\$0.00
37	FINANCIAL RECOVERIES	Unsecured Creditors	\$0.00	\$0.00	\$0.00
38	U.S. DEPARTMENT OF EDUCATION	Unsecured Creditors	\$35,730.96	\$0.00	\$35,730.96
39	U S DEPT OF ED/FISL/AT	Unsecured Creditors	\$0.00	\$0.00	\$0.00
40	U S DEPT OF ED/FISL/AT	Unsecured Creditors	\$0.00	\$0.00	\$0.00
41	U S DEPT OF ED/FISL/AT	Unsecured Creditors	\$0.00	\$0.00	\$0.00
42	U S DEPT OF ED/FISL/AT	Unsecured Creditors	\$0.00	\$0.00	\$0.00
43	U S DEPT OF ED/FISL/AT	Unsecured Creditors	\$0.00	\$0.00	\$0.00
44	U.S. DEPARTMENT OF EDUCATION	Unsecured Creditors	\$1,261.69	\$0.00	\$1,261.69
45	Us Dept Of Education	Unsecured Creditors	\$0.00	\$0.00	\$0.00
46	BANK OF AMERICA, N.A.	Unsecured Creditors	\$4,488.00	\$0.00	\$4,488.00
47	PALISADES ACQUISITION IX, LLC	Unsecured Creditors	\$147.13	\$0.00	\$147.13
48	CAPITAL ONE BANK USA, N.A.	Unsecured Creditors	\$417.64	\$0.00	\$417.64
49	DEPARTMENT OF THE TREASURY	Secured Creditors	\$1,886.60	\$1,886.60	\$0.00
50	DEPARTMENT OF THE TREASURY	Priority Creditors	\$4,450.55	\$3,645.58	\$804.97
51	DEPARTMENT OF THE TREASURY	Unsecured Creditors	\$8,827.96	\$0.00	\$8,827.96
52	PORTFOLIO RECOVERY ASSOCIATES, LLC	Unsecured Creditors	\$509.61	\$0.00	\$509.61



**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Page 4 of 5

For the period to  
**Chapter 13 Case No.: 12-29383 (JNP)**

0	LAW OFFICE OF SCOTT H. MARCUS & ASSOCIATES	Attorney Fees	\$800.00	\$800.00	\$0.00
0	LAW OFFICE OF SCOTT H. MARCUS & ASSOCIATES	Attorney Fees	\$500.00	\$500.00	\$0.00

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Page 5 of 5

For the period to

**Chapter 13 Case No.: 12-29383 (JNP)**

**\*\* NOTE:** Do not pay off your plan early without consulting your attorney. The claim balance does NOT represent the payoff amount for your case.

**\*\* NOTE:** Your case information is available at the National Data Center. Please visit [www.13datacenter.com](http://www.13datacenter.com) and click on the link for new debtor access.

**\*\* NOTE:** This is an approximate balance. Additional allowed claims and other variables may affect the amount to complete the plan.

Dated: 10/12/2016 1:51 pm

By:

